P

G. R. S. IX-5]

Previous references.

File No. 49-16

1916-17

Serial Nos. 1 + 2

(G 7)

Later references.

S. Pr. 47-17 SS 2 & 3, B. Nov. 17

GENERAL AND REVENUE SECRETARIAT.

P=15/B

Serial Nos. 1 + 2

Part B for July 1917

SUBJECT.

Amendments to rules for the State Life Insurance Scheme (Public Branch)

No: 1033 From The Secy Life Insurance Committee

Ser: 1. Forward for sanction certain amendments to Public Insurance rules approved by the Committee to prevent false personation by members.

Ser: 2. Approving the above amendments

W D 88—GPB—50,000—24-7-16

24.7.17

G.R.S. 11]

191 6-17

GENERAL AND REVENUE SECRETARIAT.

(G. 7)

NOTES.

File No. 49-M6

FILE HEADING.

Amendments to rules for the State Life Insurance scheme - Public Branch

From

The Secy - Life Insurance Committee

No. 1033 Dated 28.5.17 Received 6.6.17

Diary No. 3029 Enclos. 2 Spare Copies. Serial No. 1

BRIEF ABSTRACT OF LETTER.

Forwards for sanction certain amendments to Public Insurance rules approved by the Committee to prevent false personation by members.

NOTES AND ORDERS.

A proposal form for the Public Insurance is also put up for ready reference.

[illegible] Put up draft sanctg the proposal

13/6.

[illegible]

18

19.6.17

NOTES—First Sheet.

GPB—30,000—12-3-11

G.J. 49-16 Ser: 1. D 3029

W.D. 0307—GPB—200—22-6-16

M. S. L. I.
O. 20

OFFICE OF THE SECRETARY,
MYSORE STATE LIFE INSURANCE COMMITTEE,

Bangalore, dated 28th May 1917.
5. 6. 1917.

No. 1033
Enc. 2.

FROM M. N. Krishna Rao Esq., B.A.,
~~Rajamantrapravina Diwan Bahadur~~
~~J. S. CHAKRAVARTI Esq., M.A., F.R.A.S., Etc.,~~
Offg. *Secretary, Mysore State Life Insurance Committee,*
Bangalore.

To
Rajamantrapravina Diwan Bahadur
J. S. CHAKRAVARTI Esq., M.A., F.R.A.S., Etc.,
Financial Secretary to the Government of His
Highness the Maharaja of Mysore, Bangalore.

SIR,

I have the honor to state that with a view to prevent false personation by Proposers to the Mysore State Life Insurance, Public Branch, at the time of their Medical Examination the Committee have thought it desirable that Rules 12 & 13 of the Rules of the said Branch should be amended. I herewith submit the amendments to these Rules as approved by the Committee, and request you to be so good as to obtain early orders of Government according sanction to the adoption of the same.

I have the honor to be,
Sir,
Your most obedient servant,

[signature]
Secretary,
Insurance Committee.

SCR/31-5

(2

A M E N D M E N T.

The certificate at the end of the Medical Report may be altered as follows : --

CERTIFIED that the Examinee has been identified by comparison of (1) the physical marks of identity noted in the Domicile Certificate.

2) The signature on page 2 with that made in my presence to the declaration at Bottom of page 3 of the Proposal.

3) The thumb impressions affixed in the Domicile Certificate and before me and

4) By witness Mr.....who is known to me.

Rules 12 & 13 may also be modified as below : --

Add a fresh clause at the end of Rule 12 and a fresh paragraph below that, as below --

" Unless the proposer is personally known to the Medical -- Officer, he shall also take with him a witness known to the Medical Officer for the purpose of establishing his identity.

The Medical Officer, unless the proposer is personally known to him, shall identify the proposer by - -

1) Verification of the marks of identification noted in the Domicile Certificate with those on his person;

2) Comparing the signature of the proposer on page 2 of the proposal form with that affixed before the Medical Officer to - the declaration at bottom of page 3.

3) Comparing the thumb impressions affixed in the Domicile Certi--ficate with those taken before the Medical Officer and

4) By the Testimony of a witness known to the Medical Officer and and Certify to that effect before he signs the Medical Report.

II. Omit the portion in Rule 13 bracketed in pencil.

----- :ooOoo: -----

2-3-17

2.6.17.

M.S.L.I.
P.B.

MYSORE STATE LIFE INSURANCE.

PUBLIC BRANCH.

(ಮೈಸೂರು ಸರ್ಕಾರದ ಲೈಫ್ ಇನ್ಷ್ಯೂರೆನ್ಸ್. ಪ್ರಜೆಗಳ ಶಾಖೆ.)

ವಿಮೆಯ ದರಖಾಸ್ತು.—ತಮ್ಮ ಜೀವವನ್ನು ವಿಮೆಮಾಡಬೇಕೆಂದಿರುವವರು ತಿಳಿಸತಕ್ಕ ವಿಷಯಗಳು.

———:o:———

PROPOSAL FOR INSURANCE.

Statements to be made by Person proposing to Insure his Life.

Instructions to Proposer.

Your full name and your father's name, your caste and residence, and full postal address should be written on the lines marked (a), (a-1), and (a-2).
ನಿಮ್ಮ ಪೂರ್ತಿಗ್ಯಾವ ಹೆಸರು, ನಿಮ್ಮ ತಂದೆಯ ಹೆಸರು, ನಿಮ್ಮ ಜಾತಿ, ಮತ್ತು ನಿಮ್ಮ ಪೂರ್ತಿ ಯಾದ ವಿಳಾಸ, ಇವುಗಳನ್ನು (ಎ), (ಎ-1) ಮತ್ತು (ಎ-2) ಈ ಗುರ್ತುಗಳನ್ನುಳ್ಳ ಪಂಙ್ತಿ ಗಳ ಮೇಲೆ ಬರೆಯತಕ್ಕದ್ದು.

I

(a).....

(a-1).....

(a-2).....

(ಎ).....

(ಎ–1).....

(ಎ–2).....

The place in which you were born should be stated on the line marked (*b*)
(ಬಿ) ಗುರ್ತು ಹಾಕಿರುವ ಪಂಙ್ತಿಯ ಮೇಲೆ ನೀವು ಹುಟ್ಟಿದ ಸ್ಥಳವನ್ನು ಬರೆಯತಕ್ಕದ್ದು.

declare that I was born at.....

Village.....

Taluk (*b*).....

District.....

on the.....

ನಾನು (ಬಿ).....ಡಿಸ್ಟ್ರಿಕ್ಟು.....

.....ತಾಲ್ಲೂಕು.....ಗ್ರಾಮದಲ್ಲಿ

The day of your birth and the month and year in which you were born should be stated on the line marked (*c*).
(ಸಿ) ಗುರ್ತುಹಾಕಿರುವ ಪಂಙ್ತಿಯ ಮೇಲೆ ನೀವು ಹುಟ್ಟಿದ ದಿನ, ತಿಂಗಳು ಮತ್ತು ವರ್ಷವನ್ನು ಬರೆಯಬೇಕು.

(*c*).....day of.....in the year.....

so that I am.....years.....months of age on this date and in evidence thereof I attach hereto.....

.....

(ಸಿ).....ನೆಯ ಇಸವಿ.....ತಿಂಗಳು.....ತಾರೀಖಿನಲ್ಲಿ ಹುಟ್ಟಿದೆನೆಂದು ದೃಢವಾಗಿ ಹೇಳುತ್ತೇನೆ. ಆದ ಕಾರಣ ನನಿಗೆ ಈ ತಾರೀಖಿಗೆ.....ವರ್ಷಗಳು.....ತಿಂಗಳು ವಯಸ್ಸಾಗಿರುತ್ತದೆ. ಮತ್ತು ಇದಕ್ಕೆ ಸಾಕ್ಷಿಯಾಗಿ.....ಇದಕ್ಕೆ ಲಗತ್ತಿಸಿರುತ್ತೇನೆ.

* If under table II or IV, state below the number of years for which premimum is desired to be paid.

Number of years.....

If under table III, state below the age at which the amount assured is payable.

Payable at age.....

*2ನೇ ಅಥವಾ 4ನೇ ಪಟ್ಟಿಯ ಪ್ರಕಾರ ವಿಮೆ ಮಾಡುವುದಾದರೆ ಪ್ರೀಮಿಯಮನ್ನು ಎಷ್ಟು ವರ್ಷಗಳ ವರ್ಷಾಂತರ ಕೊಡಲು ಇಷ್ಟವಿದೆ ಎಂಬುವದನ್ನು ಈ ಕೆಳಗೆ ಸೂಚಿಸಬೇಕು.

ಎಷ್ಟು ವರ್ಷಗಳ ಕಾಲ.....

3ನೇ ಪಟ್ಟಿಯ ಪ್ರಕಾರ ವಿಮೆ ಮಾಡುವುದಾದರೆ ಎಷ್ಟನೆಯ ವಯಸ್ಸಿನಲ್ಲಿ ವಿಮೆಯು ಮೊಬಲಗು ಬರುವಂತೆಯೋ ಎಂಬ ವಿಷಯವನ್ನು ಈ ಕೆಳಗೆ ಸೂಚಿಸಬೇಕು.

ನನ್ನ.....ನೇ ವಯಸ್ಸಿಗೆ

I hereby purpose to insure my life for Rs.....and obtain a $\frac{\text{Policy}}{\text{Polices}}$ under table*.....and I agree to pay the yearly premium for it, monthly, quarterly, half-yearly or yearly and I further bind myself to abide by all the rules framed by the Mysore Government in this behalf and all the orders issued by the Mysore State Life Insurance Committee in conformity therewith. It will be convenient if the place of my Medical Examination is near..... Village.....Hobli and the time of such examination about the month.....

ನಾನು ನನ್ನ ಜೀವವನ್ನು..... .....ರೂಪಾಯಿಗಳಿಗೆ ವಿಮೇ ಮಾಡಿ ....ನೆಯ*ಪಟ್ಟಿಗೆ ಅನುಸಾರವಾಗಿ ಬಂದು $\frac{\text{ಪಾಲಿಸಿಯನ್ನು}}{\text{ಪಾಲಿಸಿಗಳನ್ನು}}$ ಪಡೆಯಬೇಕೆಂದು ಉದ್ದೇಶಿಸಿರುವೆನು. ಅದಕ್ಕಾಗಿ ಕೊಡಬೇಕಾದ ವಾರ್ಷಿಕ ಪ್ರೀಮಿಯಮನ್ನು ತಿಂಗಳುಗಟ್ಟಿ, ಮೂರು ತಿಂಗಳಿಗೊಂದಾಸಲದಂತೆ, ಆರು ತಿಂಗಳಿಗೆ ಒಂದು ಸಲದಂತೆ ಅಥವಾ ವರ್ಷಗಟ್ಟಿದಾಗಿ ಕೊಡಲು ಒಪ್ಪುತ್ತೇನೆ; ಅಲ್ಲದೆ ಈ ವರವಾಗಿ ಮೈಸೂರು ಸರ್ಕಾರದವರು ಮಾಡುವ ಎಲ್ಲಾ ನಿಬಂಧನೆಗಳಿಗೂ, ತದನುಸಾರವಾಗಿ ಮೈಸೂರು ಸರ್ಕಾರದ ಜೀವ ವಿಮೆಯ ಕಮಿಟಿಯವರು ಸಾದರ್ಪಡುವ ಎಲ್ಲಾ ಹುಕುಮುಗಳಿಗೂ ಒಳಪಟ್ಟು ನಡೆದುಕೊಳ್ಳಲು ಬದ್ಧನಾಗಿರುತ್ತೇನೆ.

ನನ್ನ ದೇಹಸ್ಥಿತಿಯ ಪರೀಕ್ಷೆಯನ್ನು.....ಹೋಬಳಿ..... ಗ್ರಾಮದಲ್ಲಿ.....ತಿಂಗಳ ಸುಮಾರಿನಲ್ಲಿ ನಡಿಸಿದರೆ ನನಗೆ ಅನುಕೂಲವಾಗಿರುವುದು.

When a Policy under the Children's endowment Scheme, shown in Table IV, appended to the rules, is proposed to be taken, the following particulars regarding the child should be stated and evidence in support of the child's age furnished.

Name of Child.....Sex.....

.....present age.....Relationship to proposer.....

Age at which the endowment is to be paid.....Proof* of age.....

.....*Vide* note on next page.

ಇನ್‌ಷ್ಯೂರೆನ್ಸ್ ರೂಲ್ಸುಗಳಿಗೆ ಲಗತ್ತಾಗಿರುವ ನಾಲ್ಕನೆಯ ಪಟ್ಟಿಯಲ್ಲಿ ಕ್ರಮಪಡಿಸಿರುವ ಮೇರಿಗೆ ಮಕ್ಕಳಿಗೆ ಕ್ಲಿಪ್ತವಯಸ್ಸಿನಲ್ಲಿ ಹಣ ಪಾವತಿಯಾಗತಕ್ಕ ಪಾಲಿಸಿಯನ್ನು ಪಡೆಯಬೇಕಾದರೆ ಮಗುವಿನ ವಿಷಯವಾಗಿ ಕೆಳಗಿನ ವಿವರಗಳನ್ನು ತಿಳಿಸಬೇಕು.

ಮಗುವಿನ ಹೆಸರು.....ಗಂಡು ಅಥವಾ ಹೆಣ್ಣು.....ಈಗಿನ ವಯಸ್ಸು.....ವಿಮೆ ಮಾಡುವವರಿಗೆ ಇರುವ ಸಂಬಂಧ.....ಯಾವ ವಯಸ್ಸಿನಲ್ಲಿ ಹಣ ಪಾವತಿಯಾಗತಕ್ಕದ್ದು.....

ವಯಸ್ಸಿನ ರುಜುವಾತು.....

ಮುಂದಿನ ಪುಟದಲ್ಲಿ ನಮೂದಿಸಿರುವ ಟಿಪ್ಪಣಿಯಲ್ಲಿ ವಿವರಿಸಿರುವಂಥಾ ರುಜುವಾತುಗಳನ್ನು ದರಖಾಸ್ತುದಾರನ ಮತ್ತು ಮಕ್ಕಳ ವಯಸ್ಸನ್ನು ದೃಢಪಡಿಸುವದಕ್ಕೆ ಕೊಡತಕ್ಕದ್ದು.

.....

Dated.....the day.....191 .

ತಾರೀಖು.....191 .

Signature of Proposer.

ದರಖಾಸ್ತುದಾರನ ರುಜು

Note.— If the Proposer be a Christian, he should attach his Baptismal Certificate; or if this is impracticable, produce satisfactory evidence as to his age. If the proposer be other than a Christian, he should forward his horoscope or other document recording the date of his birth made about that time or a compared copy of such, attested by a Magistrate under his signature and seal. If such documentary evidence is not in existence, he should attach to the proposal the statements in regard to his date of birth, of two respectable persons, preferably of his close relatives, executed before a Magistrate or an officer of Government not below the rank of an Amildar. Similar proof of age is necessary in the case of a child proposed to be provided for under the Child-en's endowment Scheme.

ಟಿಪ್ಪಣಿ.—ವಿಮೇ ಮಾಡತಕ್ಕವರು ಕ್ರೈಸ್ತರಾಗಿದ್ದರೆ, ತಮ್ಮ ಕ್ರೈಸ್ತಸ್ನಾನದ ಸರ್ಟಿಫಿಕೇಟನ್ನು ಲಗತ್ತಿಸಬೇಕು. ಅದು ಸಾಧ್ಯವಾಗದೆ ಇದ್ದಲ್ಲಿ ತಮ್ಮ ವಯಸ್ಸಿನ ವಿಷಯವಾಗಿ ತೃಪ್ತಿಕರವಾದ ರುಜುವಾತನ್ನು ಒದಗಿಸಬೇಕು. ವಿಮೆ ಮಾಡತಕ್ಕವರು ಕ್ರೈಸ್ತರಲ್ಲದೆ ಇತರ ಮತಸ್ಥರಾಗಿದ್ದರೆ, ತಮ್ಮ ಜನನ ಕಾಲದ ಸುಮಾರಿನಲ್ಲಿ ತಯಾರಿಸಲ್ಪಟ್ಟ ಜಾತಕ, ಅಥವಾ ಇತರ ಕಾಗದ ಪತ್ರಗಳನ್ನಾಗಲಿ ಅಥವಾ ಅವುಗಳೊಂದಿಗೆ ತಾಳೆ ನೋಡಲ್ಪಟ್ಟು ಒಬ್ಬ ಮ್ಯಾಜಿಸ್ಟ್ರೇಟರ ಸೈನ್ಮೊಹರ್ ನಿಃ ದೃಢ ಪಡಿಸಲ್ಪಟ್ಟ ನಕಲನ್ನಾಗಲಿ ರವಾನಿಸಬೇಕು. ಅಂಥ ದಸ್ತೈವಜು ರೂಪವಾದ ರುಜುವಾತು ಇಲ್ಲದಿದ್ದರೆ, ಅವರ ಜನ್ಮದಿನದ ವಿಷಯವಾಗಿ ಇಬ್ಬರು ಗೌರವಸ್ಥರಾದ ದೊಡ್ಡ ಮನುಷ್ಯರ ವಾಙ್ಮೂಲಗಳನ್ನು ತಮ್ಮ ವಿಮೆಯ ದರಖಾಸ್ತಿಗೆ ಲಗತ್ತಿಸಬೇಕು. ಅಂಥ ದೊಡ್ಡ ಮನುಷ್ಯರು ತಮ್ಮ ಸಮೀಪ ಬಂಧುಗಳಾಗಿದ್ದರೆ ಉತ್ತಮ ಮತ್ತು ಅವರ ಹೇಳಿಕೆಗಳು ಒಬ್ಬ ಮ್ಯಾಜಿಸ್ಟ್ರೇಟು ಅಥವಾ ಅಮಲ್ದಾರರ ದರ್ಜೆಗೆ ಕಡಿಮೆಯಿಲ್ಲದ ದರ್ಜೆಯ ಒಬ್ಬ ಸರ್ಕಾರೀ ಆಫೀಸರವರ ಮುಂದೆ ಮಾಡಲ್ಪಟ್ಟ ಹೇಳಿಕೆಗಳಾಗಿರಬೇಕು.

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an Insurance on my life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

ವಿಮೆ ಮಾಡತಕ್ಕವರು ಮೆಡಿಕಲ್ ಅಫಿಸರವರ ಪ್ರತ್ಯಕ್ಷದಲ್ಲಿ ರುಜುವು ಮಾಡಬೇಕಾದ ಪ್ರಮಾಣ ಪತ್ರಿಕೆ.

ನನ್ನ ಈ ಮೇಲಿನ ಹೇಳಿಕೆಗಳೂ ಮತ್ತು ಮೆಡಿಕಲ್ ಆಫಿಸರನವರಿಗೆ ನಾನು ತಿಳಿಸಿರುವ ಸಂಗತಿಗಳೂ ನನಗೆ ತಿಳಿದು ನಂಬಿಕೆ ಇರುವ ಮಟ್ಟಿಗೂ ಸತ್ಯವಾಗಿರುವುವೆಂತಲೂ, ನಾನು ಯಾವ ವಿಷಯದಲ್ಲಿ ವರ್ತಮಾನವನ್ನು ಕೊಡಬೇಕೆಂದು ಅಪೇಕ್ಷಿಸಲ್ಪಟ್ಟಿದ್ದೆನೋ ಆ ವಿಷಯದಲ್ಲಿ ನಾನು ಯಾವದೊಂದು ಸಂದರ್ಭವನ್ನೂ ಮರಮಾಚಿ ಇರುವುದಿಲ್ಲವೆಂತಲೂ ಈ ಮೂಲಕ ಪ್ರಮಾಣವಾಗಿ ಹೇಳುತ್ತೇನೆ. ನನ್ನ ಜೀವವಿಮೆಯ ಒಪ್ಪಂದಕ್ಕೆ ನನ್ನ ಮೇಲಿನ ಹೇಳಿಕೆಗಳು ಆಧಾರವಾಗಿರತಕ್ಕದ್ದೆಂದು ನಾನು ಒಪ್ಪುತ್ತೇನೆ. ಮತ್ತು ನಾನು ಉದ್ದೇಶಿಸಿ ಯಾವುದಾದರೂ ಅಸತ್ಯವನ್ನು ಹೇಳಿರುವುನೆಂದೇಯಾಗಲಿ ನಾನು ತಿಳಿಯಪಡಿಸಬೇಕಾದ ಯಾವ ಸಂದರ್ಭವನ್ನಾದರೂ ವೇಸಬುದ್ಧಿಯಿಂದ ಮರೆಮಾಚಿಯಿರುವೆನೆಂದೇಯಾಗಲಿ ಕಂಡುಬಂದಲ್ಲಿ, ಮೇಲೆ ಹೇಳಲ್ಪಟ್ಟ ಒಪ್ಪಂದಕ್ಕೆ ಅನುಸಾರವಾಗಿ ನಾನು ಕೊಟ್ಟಿರಬಹುದಾದ ಪ್ರೀಮಿಯಮು ಎಂಬಲಗುಗಳೆಲ್ಲವೂ ದಂಡವಾಗಿ ಹೋಗತಕ್ಕದ್ದು. ಮತ್ತು ಈ ಒಪ್ಪಂದವು ಸರ್ವಭಾಗದಲ್ಲಿಯೂ ರದ್ದಾಗತಕ್ಕದ್ದು.

Space for thumb impression before the Medical Officer	
Left	Right

ಮೆಡಿಕಲ್ ಆಫಿಸರವರ ಮುಂದೆ ಮಾಡಬೇಕಾದ ಹೆಬ್ಬೆಟ್ಟಿನ ಗುರ್ತಿಗೆ ಸ್ಥಳ	
ಎಡ	ಬಲ

Date.....day of 191
ತಾರೀಖು 191 .

Signature of the Proposer.
ವಿಮೆ ಮಾಡತಕ್ಕವರ ರುಜುವು.

Statement and Opinion by Medical Officer.

Questions to be answered by the Proposer before the Medical Officer.

(The substance of the answers should be recorded by the Medical Officer.)

1. What is your age and caste? ....

2. If parents are living, state present age and state of health of—

Father ....

Mother ....

If dead, state age at and cause of death of—

Father ....

Mother ....

3. What are the respective ages and state of health, of your brothers and sisters now living? Give the age at, and cause of death of any who have died.

4. Have you ever suffered from—

(*a*) Malarial fever?

(*b*) Other fevers?

How often have you suffered and when last?

5. Have you ever suffered from rheumatism?

6. Have you ever met with any serious injury? If so, state its nature and when it occurred?

7. Was your life ever before proposed to be insured with the State Life Insurance Committee, or with any private Insurance Company, and if so, with what result in each case?

Questions to be answered by Medical Officer examining the Proposer.

1. What is the proposer's general configuration and physical development?

Height	ft.	in.
Weight	st.	lbs.
Circumference of chest	Inches.	

2. Is his appearance that of a person of the age stated?

If not, state his (or her) age by appearance?

Respiration.

3. Have you examined the lungs with the stethoscope and by percussion?

Are they free from abnormal sounds?

Has he ever suffered from spitting of blood, pneumonia or asthma or chronic cough?

What is the frequency of the respiration?

Circulation.

4. Have you examined the heart with the stethoscope?

(*a*) Is there any abnormal sound?

(*b*) What is the number and character of the pulse and is it equal on both sides?

Digestion.

5. (*a*) Are the spleen and liver natural in size?

(*b*) Has he ever suffered from dropsy, fistula, hæmorrhoids or hernia?

(*c*) Has he had dysentery or diarrhœa? If so, for what period, and when?

Urinary Organs.

6. Have you examined the urine? If so, what is the specific gravity?

Is there any—

(*a*) Albumen?

(*b*) Sugar

(*c*) Is it healthy?

7. State any evidence that may be forthcoming that the nervous system is or has ever been diseased?

8. Has he had small pox, or has he been successfully vaccinated?

9. Have you observed generally his appearance with reference to his habits? Has he the appearance of a person whose habits and mode of living have been uniformly temperate?

10. What other defects in his health or constitution do you notice besides those elicited by the above examination.

11. State your opinion of the Proposer's life with reference to —

(1) His present health.....

(2) The state of his different organs.

(3) His constitution.....

(4) The eligibility of the life (keeping in view both the personal condition and habits and family history).

The above declaration was signed by the Proposer in my presence who was

(1) Identified by personal marks and witnesses (Name to be specified)

Or

(2) Thumb Impression taken in my presence.

Station.....

Date..... *191* .

Signature of Medical Officer with qualification and Designation.

Note.—Having recorded his opinion above, the Medical Officer should forward this Proposal to the Senior Surgeon to the Government of Mysore.

WD 321—GPB—3,000—2-10-16

RULES

FOR THE

MYSORE

STATE LIFE INSURANCE

PUBLIC BRANCH

BANGALORE:
PRINTED AT THE GOVERNMENT PRESS
1916

RULES

FOR THE

MYSORE
STATE LIFE INSURANCE

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PRINTED AT THE GOVERNMENT PRESS
1916

MYSORE STATE LIFE INSURANCE

PUBLIC BRANCH.

THE COMMITTEE.

President.

RAJAMANTRAPRAVINA DIWAN BAHADUR J. S. CHAKRAVARTI, ESQ., M.A., F.R.A.S., ETC., Financial Secretary to the Government of His Highness the Maharaja of Mysore.

Members.

1. DIWAN BAHADUR C. SRIKANTESVARA AIYAR, ESQ., B.A., B.L., Inspector-General of Police in Mysore.
2. RAJAKARYAPRAVINA RAO BAHADUR T. V. ARMUGAM MUDALIAR, ESQ., M.B., C.M., Senior Surgeon and Sanitary Commissioner to the Government of His Highness the Maharaja of Mysore.
3. RAO BAHADUR M. SHAMA RAO, ESQ., M.A., Inspector-General of Education in Mysore.
4. RAO BAHADUR K. KRISHNA IYENGAR, ESQ., B.A., L.C.E., Agent, Mysore State Railways and Secretary to Government for Railways.
5. M. N. KRISHNA RAO, ESQ., B.A., Comptroller to the Government of His Highness the Maharaja of Mysore.
6. S. VENKATARANGAM, ESQ., B.A., B.L., Assistant Comptroller to the Government of Mysore.

Secretary.

M. N. KRISHNA RAO, ESQ., B.A.

Joint Secretary.

S. VENKATARANGAM, ESQ., B.A., B.L.

Assistant Secretary.

S. KRISHNAMACHARI, ESQ., B.A.

RULES

FOR THE

MYSORE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

The Mysore State Life Insurance Scheme for the non-official public sanctioned in G. O. No. 2704-53—G. F. 64-15-1, dated 16th December 1915, shall be conducted under the following rules.

2. The Government reserve to themselves the right to add to or modify these Rules and the rates contained in the tables appended thereto at any time but such addition or modifications shall have no retrospective effect as regards any contract effected before the date of such alteration.

3. In these Rules—

The term "Proposer." means the person whose life is proposed to be insured.

The term "Insured" means the person who has insured his life under these Rules.

The term "Policy" means the written document containing the contract for the payment under these rules of a certain sum

of money on the occurrence of the event specified therein in consideration of the premium paid by the insured.

MANAGEMENT.

4. The Scheme of Life Insurance for the non-official public shall be kept separate from the Scheme for the Mysore Government officials but the same Committee and office that manage the latter Scheme shall manage the former also for the present. The accounts and other books of the non-official Scheme shall be separately maintained and all its business so conducted that at any time it may be entirely transferred to a new and distinct office.

GUARANTEE.

5. The amount insured by policies issued under these rules shall be payable from the Mysore Revenues.

WHO ARE ELIGIBLE TO INSURE UNDER THESE RULES.

6. Only persons who are natives of the Mysore State or are permanent residents therein shall be eligible for insurance under these rules. Government officials shall not be insured under these rules unless they are insured for the maximum amount admissible under the rules of the Official Branch or desire to have such policies as are not provided for by those rules.

NATURE AND MAXIMUM AND MINIMUM LIMITS OF POLICIES.

7. Any person may obtain Insurance Policies on his or her own life for a minimum of **Rs. 100** and up to a maximum of **Rs. 5,000** according to one or more of the Schemes shewn in Tables I to IV appended hereto.

NOTE 1.—Women are eligible for insurance, but in their case a small extra premium may be charged which will depend on their civil condition and other circumstances.

NOTE 2.—Lives exposed to military risks may be accepted on terms which will be intimated on application. The same remark applies to persons following other hazardous occupations.

PROCEDURE FOR APPLYING FOR INSURANCE.

8. Any person who wishes to insure his life under these rules, shall obtain the requisite proposal form (*vide* Form I) from any District or Taluk Treasury. A proposal form will be supplied free to any person at such Treasuries on application either by letter or in person.

9. The proposer will fill up and sign the form and attach to it (*a*) a certificate signed by a Government employee or a Village Officer stating the native Village, Hobli, and Taluk of the proposer. On this certificate the distinctive physical marks of identification of the proposer should be carefully noted or if there are no such prominent marks his right and left thumb impressions carefully

taken. (*b*) A document of the kind referred to in the note at foot of the proposal form proving his age. He will then send the proposal with its accompaniments to the Secretary to the Insurance Committee.

10. If the proposer is illiterate, the certificate referred to in Rule 9 must bear his thumb impression.

MEDICAL EXAMINATION.

11. The Secretary shall arrange as early as practicable after the receipt of a proposal, for the Medical Examination of the proposer in consultation with the Senior Surgeon. Notice shall be sent to the proposer by the Senior Surgeon giving the name of the Medical Officer by whom the examination will be conducted.

The Medical Officer will communicate to the proposer the time and place of the Medical Examination. In fixing such time and place the convenience of the proposer as stated in his application will be consulted as far as possible.

12. The applicant shall appear before the said Medical Officer at the appointed time and place and answer truly all the questions contained in the form of the medical report and any other that may be necessary for making a complete medical report.

13. The Medical Officer will send his report and connected papers in a sealed cover to the Senior Surgeon who will forward it to the Secretary, Insurance Committee, with his own remarks. All matters

Unless the proposer is personally known to the medical officer, he shall also take with him a witness known to the Medical Officer for the purpose of establishing his identity.

The medical officer, unless the proposer is personally known to him, shall, identify the proposer by
1. Verification of the marks of identification noted in the domicile certificate, with those on his person
2. Comparing the signature of the proposer on page 2 of the proposal form with that affixed before the medical officer to the declaration at bottom of page 3.
3. Comparing the thumb impressions affixed in the Domicile certificate with those taken before the medical officer.; and
4. by the testimony of a witness known to the medical officer and to certify to that effect before he signs the medical report.

regarding insurance cases shall be treated as strictly confidential in all offices. The Medical Officer must carefully verify the distinctive identification marks given in the certificate attached to the proposal form. In all cases in which there are explicit instructions in the matter, the thumb impression of the proposer should be taken by the Medical Officer in the proper place on the medical report form. In cases in which he is so requested by the Secretary or the Senior Surgeon, the Medical Officer, should, when asking the proposer to appear before him, require the proposer to bring with him satisfactory witnesses for his identification and he should attach the statements of such witnesses to the Medical report.

ISSUE OF POLICY AND PAYMENT OF FIRST PREMIUM.

14. When a proposal for Life Insurance has been accepted due notice thereof in writing shall be sent by the Secretary without delay to the proposer calling upon him to pay into any Government Treasury the first quarterly, half-yearly or the yearly life insurance premium as has been agreed upon, within thirty days from the date of notice and to forward the Treasury Receipt therefor to the Secretary to the Insurance Committee. On receipt of the said Treasury Receipt, a life insurance policy shall be prepared in the appropriate Policy form appended to these Rules signed by the Secretary to the Insurance

Committee and forwarded to the insured by registered post with a receipt book for recording subsequent receipt of premium. If the proposal has been rejected or otherwise dealt with the Secretary shall communicate the same to the proposer.

In cases in which the annual premium exceeds Rs. 48, arrangements will be made if the policy holder so desires to receive the premium in monthly instalments, which will be one-third of the quarterly premium taken to the next higher anna.

NOTE.—For the purpose of issue of a policy the age of the proposer shall be taken to be the age at his last birthday, or next birthday, whichever may be the nearest to the date on which the first premium has been paid. If it be equidistant, it shall be taken to be the age at his last birthday.

LIFE INSURANCE CONTRACT TAKES EFFECT FROM DATE OF FIRST PAYMENT.

15. A life insurance contract shall have effect from the date of payment of the 1st instalment of the insurance premium, notwithstanding the issue of a policy on a different date. If the first instalment payment is not made within the time specified in Rule 14, the whole proceedings shall stand cancelled and they shall commence *de novo* if the proposer desires to come up again.

PAYMENT OF SUBSEQUENT PREMIUM.

16. Instalments of the insurance premium for

each subsequent quarter, half-year or year as has been agreed upon by the insured shall fall due to be paid on the first day beginning the quarter, half-year or the year. The Officer in charge of the Treasury into which the premium is paid shall acknowledge the payment under his initials and date in the Receipt Book produced therefor. The period for which the insured at first agrees to pay premium, may be changed to any other at any time to suit his convenience by applying to the Secretary to the Insurance Committee. In cases in which premium is paid half-yearly, quarterly or monthly, the balance of the year's premium will be deducted from the assured amount before it is paid.

17. A grace of 15 days for monthly and quarterly payments, of 30 days for half-yearly payments and 60 days for yearly payments is however allowed.

EFFECT OF NON-PAYMENT OF PREMIUM.

18. A life insurance policy the premium due on which has not been paid in the manner provided in Rules 16 and 17, shall not lapse if the insured dies within the period of grace and the sum assured by it shall be paid to his nominees or legal heirs declared as such by a competent Court of Law in the Mysore State after deducting the premium due. Otherwise it shall lapse and all claims to the sum assured by it forfeited.

HOW A LAPSED POLICY MAY BE REVIVED OR SURRENDER VALUE SECURED.

19. A lapsed policy may be revived on payment of all arrears of premium with compound interest at 4 per cent per annum, (1) if application for renewal is made within six months from the date of lapse accompanied by a declaration signed by the insured before a Magistrate to the effect that the insured continues to be in good health, and (2) if made at any time thereafter, by production of satisfactory detailed medical certificate obtained from a Medical Officer to be approved by the Committee on payment to him of a fee of Rs. 4. If it is not so revived, a surrender value of not more than 40 per cent of the premium paid without interest may be obtained on application within a year from the date of default to the Secretary to the Insurance Committee to whom the policy should be surrendered.

CONDITIONS OF ISSUE OF PAID-UP POLICIES.

20. A lapsed ENDOWMENT POLICY which has been in force for not less than three years may be exchanged for a fully paid-up policy, the amount of which shall bear the same proportion to the original amount assured as the premium paid bears to the amount payable if the insured lives till he completes the stipulated age.

A lapsed WHOLE LIFE POLICY which has similarly been in force for not less than three years may also be exchanged for a paid-up policy the amount of which will be intimated on application.

PAYMENT OF POLICIES.

21. The amount assured by a policy issued under these rules, if it is an ENDOWMENT POLICY shall be paid to the insured after its maturity in the ordinary course. If it is WHOLE LIFE POLICY or in cases of endowment policies in which the claim arises by death, the payment will be made to the surviving registered nominee of the insured (*vide* Rule 22) or his legal heirs as the case may be, on surrender of the policy.

NOTE.—Policies are not rendered void by death from suicide if they have been in force for at least one year.

REGISTRY OF NOMINATION.

22. An insured person may apply to the Secretary to the Insurance Committee in the form prescribed therefor to register the name of any person whom he may wish to nominate to receive the amount assured by his policy in case of his death and the amount shall be paid to such nominee, or if the nominee is a minor, to his appointed guardian, on satisfactory proof of death of the insured and on surrender of the Policy. Should the insured die without registering his nominee or before his nomination application has been accepted by the

Insurance Committee, the amount shall be paid to his legal heirs declared as such by a competent Court of Law in the Mysore State and on the surrender of the Policy.

NOTE.—An authenticated extract from the MORTUARY REGISTER of the place where the Insured has died and the statement of two respectable persons who have personally attended the cremation or the burial of the dead body of the Insured, may be considered sufficient proof of death.

23. When the person nominated dies before the Insured, the nomination becomes *ipso facto* void and the heirs of the nominee will have no claim.

When more than one person are nominated, the sum assured will be payable to all of them jointly or to survivors at the date of death of the Insured. The heirs of nominees dying before the Insured will not be recognised.

An insured person making a nomination may cancel it or make a different nomination at any time.

MISCELLANEOUS.

24. An actuarial valuation of the assets and liabilities of the Funds of the Life Insurance Scheme, Public Branch, shall be made once in FIVE years.

As the Government of His Highness the Maharaja do not desire to derive any profit from the Public Insurance Scheme, surpluses declared by the Actuary will be distributed amongst the policy-holders or otherwise utilized for increasing the

stability and soundness of the Fund. The decision of Government in such matters will be final.

25. If an Insured should lose his Policy or a Premium Receipt Book, a duplicate thereof may be issued to him by the Committee on his paying a fee of four annas for the Policy and two annas for the Premium Receipt Book.

26. False information furnished by a proposer or an insured or production of any false evidence in the matter of the insurance of his life or other points connected therewith shall render his policy null and void and the premiums paid by him shall be forfeited.

27. Loans on policies issued under these rules and other usual facilities will be provided for gradually under separate rules framed in that behalf.

M.S.L.I.
P.B.

MYSORE STATE LIFE INSURANCE.

PUBLIC BRANCH.

PROPOSAL FOR INSURANCE.

Statements to be made by Person proposing to insure his life.

Instructions to Proposer.

Your full name and surname should be written on the line marked (*a*); or

Your full name and father's name, your caste and residence, should be written on the lines marked (*a*), (*a*-1) and (*a*-2).

The place in which you were born should be stated on the line marked (*b*). If born in India, and the District or Province of birth.

The day of your birth and the month and year in which you were born should be stated on the line marked (*c*).

I

(*a*).....
(*a*-1).....
(*a*-2).....
declare that I was born at.....
Village.....
Taluk (*b*).....
District.....
on the .....

(*c*)..... day of.....
in the year.....so that I am.....years.....months of age on this date and in evidence thereof I attach hereto.....
.....

I hereby propose to insure my life for Rs..... and obtain a Policy under table.....and I agree to pay the yearly premium for it, monthly, quarterly, half-yearly or yearly and I further bind myself to abide by all the rules framed by the Mysore Government in this behalf and all the orders issued by the Mysore State Life Insurance Committee in conformity therewith. It will be convenient if the place of my Medical Examination is near .....Village.....
Hobli and the time of such Examination about the month of... .....

Dated.....the day.....191

.....
Signature of Proposer.

Note.—If the Proposer be a Christian, he should attach his Baptismal Certificate, or if this is impracticable, produce satisfactory evidence as to his age. If the Proposer be other than a Christian, he should forward his horoscope or other document recording the date of his birth made about that time or a compared copy of such, attested by a Magistrate under his signature and seal. If such documentary evidence is not in existence, he should attach to the proposal the statements in regard to his date of birth, of two respectable persons, preferably of his close relatives, executed before a Magistrate or an officer of Government not below the rank of an Amildar.

Declaration to be signed by the Proposer in the presence of the Medical Officer.

I do hereby declare that the foregoing statements, and those made by me to the Medical Officer, are true to the best of my knowledge and belief, and that I have not withheld or concealed any circumstance with regard to which information has been required from me. I agree that the foregoing statements shall be the basis of the proposed contract for an Insurance on my Life, and that if it shall hereafter appear that I have wilfully made any untrue statement, or have fraudulently concealed any circumstance which I ought to have made known, then all the premiums which shall have been paid under the said contract shall be forfeited, and the contract rendered absolutely null and void.

Space for thumb impression before the Medical Officer	
Left	Right

Signature of the Proposer.

Dated day of 191 .

Statement and Opinion by Medical Officer.

Questions to be answered by the Proposer before the Medical Officer.

(The substance of the answers should be recorded by the Medical Officer.)

1. What is your age and caste? ...
2. If parents are living, state present age and state of health of—
   Father ... ...
   Mother ... ...
   If dead, state age at and cause of death of—
   Father ... ...
   Mother ... ...
3. What are the respective ages and state of health, of your brothers and sisters now living? Give the age at and cause of death of any who have died.
4. Have you ever suffered from—
   (*a*) Malarial fever?
   (*b*) Other fevers?
   How often have you suffered and when last?
5. Have you ever suffered from rheumatism?
6. Have you ever met with any serious injury? If so, state its nature and when it occurred?
7. Was your life ever before proposed to be insured with the State Life Insurance Committee, or with any private Insurance Company, and if so, with what result in each case?

Questions to be answered by Medical Officer examining the Proposer.

1. What is the Proposer's general configuration and physical development?
   Height ... ... ft. in.
   Weight ... ... st. lbs.
   Circumference of chest ... ... Inches.
2. Is his appearance that of a person of the age stated?
   If not, state his (or her) age by appearance.

Respiration.

3. Have you examined the lungs with the stethoscope and by percussion?
   Are they free from abnormal sounds?
   Has he ever suffered from spitting of blood, pneumonia or asthma or chronic cough?
   What is the frequency of the respiration?

Circulation.

4. Have you examined the heart with the stethoscope?

(*a*) Is there any abnormal sound?

(*b*) What is the number and character of the pulse and is it equal on both sides?

Digestion.

5. (*a*) Are the spleen and liver natural in size?

(*b*) Has he ever suffered from dropsy, fistula, hæmorrhoids or hernia?

(*c*) Has he had dysentery or diarrhœa? If so, for what period, and when?

Urinary Organs.

6. Have you examined the urine? If so, what is the specific gravity?

Is there any—

(*a*) Albumen?.....

(*b*) Sugar?.....

(*c*) Is it healthy?.....

7. "State any evidence that may be forthcoming that the nervous system is or has ever been diseased."

8. Has he had small-pox, or has he been successfully vaccinated?

9. Have you observed generally his appearance with reference to his habits? Has he the appearance of a person whose habits and mode of living have been uniformly temperate?

10. What other defects in his health or constitution do you notice besides those elicited by the above examination.

11. State your opinion of the Proposer's life with reference to—

(1) His present health.....

(2) The state of his different organs.

(3) His constitution.....

(4) The eligibility of the life (keeping in view both the personal condition and habits and the family history).

The above declaration was signed by the Proposer in my presence.

Station.....

Date.....*191*

Signature of Medical Officer.

Note.—Having recorded his opinion above, the Medical Officer should forward this Proposal to the Senior Surgeon to the Government of Mysore.

M.S.L.I.
P.B. 2

MYSORE STATE LIFE INSURANCE.

PUBLIC BRANCH.

Certificate of Domicile.

I hereby certify that.....
son of.....who proposes
to insure his life is a native of.....
Village.....Hobli.....
Taluk.....District. He bears the
following personal physical marks of identification.

He is sober and temperate in his habits.

1.....
2.....
3.....

LEFT THUMB

RIGHT THUMB

The marginal left and right thumb impressions of the proposer have been taken in my presence.

Place.....
Date.....

Signature.....
Designation.....

M.S.L.I.
P.B. III-A

MYSORE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

WHOLE LIFE POLICY No.....

WHEREAS..... son of .....(hereinafter called the Insured) has contracted with the Government of Mysore for payment after his death of the sum of Rupees ( ) ..... and has deposited a Proposal and Declaration, dated the.....day of.....191 , and signed by him, as the basis of such contract.

NOW IT IS HEREBY DECLARED that in consideration of the payment to the Secretary to the Mysore State Life Insurance Committee of the first annual premium or instalment thereof of Rs.....on the.....day of the month of.....in the year.....19?..... and of the subsequent annual premiums or instalment thereof of Rs.....to be paid commencing from the..... ..... day of the month of.....in the year 19.....and ending with his death in the manner prescribed in Rules framed by the Mysore Government in that behalf, the Secretary to the said Mysore State Life Insurance Committee shall be subject and liable to the payment, on behalf of the Mysore Government, of the said sum of Rs... .....to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee, and failing such nominees, to his legal heirs after surrender of the Policy and after the production of satisfactory evidence of the death of the said.....

BUT THIS CONTRACT IS MADE SUBJECT TO THE FOLLOWING PROVISO, *viz.*: It shall be void and the payment made by the Insured under it shall be forfeited if the statements contained in the aforesaid Proposal and Declaration be untrue.

The date of the birth of Insured is hereby admitted to be.....

Secretary to the Insurance Committee.

Bangalore,

The.....day of.....191 .

M.S.L.I.
P.B. III-B

MYSORE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

WHOLE LIFE POLICY No.....

LIMITED PAYMENTS.

WHEREAS..... son of .....(hereinafter called the Insured) has contracted with the Government of Mysore for payment after his death of the sum of Rupees ( ) ....and has deposited a proposal and declaration, dated the.....day of..... .....19 , and signed by him, as the basis of such contract.

NOW IT IS HEREBY DECLARED that in consideration of the payment to the Secretary to the Mysore State Life Insurance Committee of the first annual premium or instalment thereof of Rs.....on the..... day of the month of.....in the year..... 19.....and of the subsequent annual premium or instalment thereof of Rs.....to be paid commencing from the .....day of the month of..... .....in the year 19..... and ending with the.....day of the month of..... in the year 19..... or until his death whichever shall first occur in the manner prescribed in Rules framed by the Mysore Government in that behalf, the Secretary to the said Mysore State Life Insurance Committee shall be subject and liable to payment, on behalf of the Mysore Government, of the said sum of Rupees .....to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee, and failing such nominees, to his legal heirs after surrender of the policy and after the production of satisfactory evidence of the death of the said.....

BUT THIS CONTRACT IS MADE SUBJECT TO THE FOLLOWING PROVISO, *viz.*: It shall be void and the payment made by the Insured under it shall be forfeited if the statements contained in the aforesaid Propasal and Declaration be untrue.

The date of birth of the Insured is hereby admitted to be .....

Secretary to the Insurance Committee.

Bangalore,

The.....day of.....19 .

M.S.L.I.
P.B.III-C

MYSORE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

ENDOWMENT POLICY No.....

WHEREAS.....son of ..... (hereinafter called the Insured) has contracted with the Government of Mysore for an endowment bonus of the sum of Rupees.( ).....on his own life and has deposited a Proposal and Declaration, dated the.....day of..... 191 , and signed by him, as the basis of such contract.

NOW IT IS HEREBY DECLARED that in consideration of the payment to the Secretary to the Mysore State Life Insurance Committee of the first annual premium or an instalment thereof of Rs.....on the..... day of the month of.....in the year 19.....and of the subsequent annual premiums or instalment thereof of Rs.....to be paid commencing on the..... day of the month of.. .....in the year 19..... and ending with the..... .....day of the month of .....in the year 19..... or until his death, whichever shall first occur in the manner provided in Rules framed by the Mysore Government in that behalf the Secretary to the said Mysore State Life Insurance Committee shall be subject and liable to the payment, on behalf of the Mysore Government to the said insured..... of the sum of Rs.....on his completing the age of .....years and on the surrender of his Policy, or in the event of his death before completing the age of.....years to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee, and failing such nominees, to his legal heirs after surrender of the Policy and after the production of satisfactory evidence of the death of the said insured.....

BUT THIS CONTRACT IS MADE SUBJECT TO THE FOLLOWING PROVISO, *viz.*: It shall be void and the payment made by the Insured under it shall be forfeited if the statements contained in the aforesaid Proposal and Declaration be untrue.

The date of birth of the Insured is hereby admitted to be..... ....

Secretary to the Insurance Committee.

Bangalore,

The.....day of.....191 .

M.S.L.I.—P.B. III D

MYSORE STATE LIFE INSURANCE.

(PUBLIC BRANCH.)

POLICY No.....

ENDOWMENT FOR CHILD.

WHEREAS.....son of.....(hereinafter called the Insured) has contracted with the Government of Mysore for an endowment bonus of the sum of Rupees( ) .....for the benefit of..... ..... (hereinafter called the nominee) and has deposited a Proposal and Declaration, dated the.....day of.....191 , and signed by him, as the basis of such contract.

NOW IT IS HEREBY DECLARED that in consideration of the payment to the Secretary to the Mysore State Life Insurance Committee of the first annual premium or an instalment thereof of Rs..... .....on the.. .....day of the month of.....in the year.....191 ; and of the subsequent annual premiums or instalments thereof of Rs.....to be paid commencing on the..... .....day of the month of.....in the year 191 , and ending with the..... .....day of the month of.....in the year 191 , in the manner prescribed in Rules framed by the Mysore Government in that behalf, the said Secretary to the Mysore State Life Insurance Committee shall be subject and liable to pay on behalf of the Mysore Government the said sum of Rupees..... .....to the said Insured.....on satisfactory proof given of the attainment by the aforesaid nominee of the age .....years, provided that if the said insured die before the attainment by the said nominee of the age of.....years, this Policy shall become a fully paid-up policy for the full sum endowed maturing for payment on the attainment by the aforesaid nominee of the age of..... years and should the said nominee die before attaining the age of.....years, the amount of the premium paid in respect of the endowment shall be returned to the said Insured or to his nominees by will or other document registered in the office of the Secretary to the Insurance Committee, and failing such nominees, to his legal heirs after surrender of the Policy and after the production of satisfactory evidence of death in either case.

BUT THIS CONTRACT IS MADE SUBJECT TO THE FOLLOWING PROVISO, *viz.*: It shall be void and the payment made by the Insured under it shall be forfeited if the statements contained in the aforesaid Proposal and Declaration be untrue.

The dates of birth of the Insured and the Nominee are hereby admitted to be..... ..... and.....

Secretary to the Insurance Committee.

Bangalore,
The.....day of.....191 .

TABLE I.

WHOLE LIFE ASSURANCES.

This Assurance provides any required sum at the death of the Insured, whenever it may happen. These Policies afford an easy and economical means of making provision for family and other dependents, in the event of early death of the insured person.

(*For table see next page.*)

M.S.L.I.
P.B. 1

TABLE I.

WHOLE LIFE INSURANCE PREMIUM PAYABLE THROUGHOUT LIFE TO ASSURE RS. 1,000 AT DEATH.

Age of proposer	Premium			Age of proposer	Premium		
	Yearly	Half-yearly	Quarterly		Yearly	Half-yearly	Quarterly
	Rs. A.	Rs. A.	Rs. A.		Rs. A.	Rs. A.	Rs. A.
20	22 2	11 1	5 9	33	30 7	15 4	7 10
21	22 9	11 5	5 11	34	31 5	15 11	7 14
22	23 1	11 9	5 13	35	32 4	16 2	8 1
23	23 9	11 13	5 15	36	33 4	16 10	8 5
24	24 2	12 1	6 1	37	34 4	17 2	8 9
25	24 11	12 6	6 3	38	35 5	17 11	8 14
26	25 5	12 11	6 6	39	36 6	18 3	9 2
27	26 0	13 0	6 8	40	37 10	18 13	9 7
28	26 11	13 6	6 11	41	38 14	19 7	9 12
29	27 6	13 11	6 14	42	40 2	20 1	10 1
30	28 2	14 1	7 2	43	41 9	20 13	10 7
31	28 14	14 7	7 4	44	43 1	21 9	10 13
32	29 10	14 13	7 7	45	44 9	22 5	11 3

EXAMPLE.—A person aged 25 years may secure a Policy for Rs. 1,000, payable at his death by paying a premium annually of Rs. 24-11-0 or half-yearly Rs. 12-6-0 or quarterly Rs. 6-3-0.

A Policy under this table affords an easy and convenient means of providing for family and other dependents, in the event of death of the insured person whenever that may happen.

TABLE II.

WHOLE LIFE INSURANCE BY LIMITED PAYMENT.

Under this Scheme the Policies are payable at death; but the premiums cease at the end of a specified term of years 10, 15, 20, 25 or 30. After that no more premiums are to be paid. These Insurances are therefore specially adapted to the requirements of those who may not wish to undertake the responsibility of paying premium in their advanced age owing to their diminished earning capacity.

(*For table see pages 24 and 25.*)

M.S.L.I.
P.B.

TABLE

PREMIUMS PAYABLE FOR A LIMITED
RUPEES 1,000

Ages	10 years			15 years			20
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly	Yearly
20	52 13	26 7	13 4	39 2	19 9	9 13	32 7
21	53 7	26 12	13 6	39 10	19 13	9 15	32 14
22	54 3	27 2	13 9	40 3	20 2	10 1	33 5
23	54 15	27 8	13 12	40 12	20 6	10 3	33 13
24	55 12	27 14	13 15	41 5	20 11	10 6	34 5
25	56 9	28 5	14 3	41 15	21 0	10 8	34 15
26	57 7	28 12	14 6	42 10	21 5	10 11	35 8
27	58 5	29 3	14 10	43 6	21 11	10 14	36 2
28	59 5	29 11	14 14	44 3	22 2	11 1	36 14
29	60 6	30 3	15 2	45 0	22 8	11 4	37 9
30	61 7	30 12	15 6	45 13	22 15	11 8	38 4
31	62 9	31 5	15 11	46 11	23 6	11 11	39 1
32	63 11	31 14	15 15	47 10	23 13	11 15	39 14
33	64 14	32 7	16 4	48 9	24 5	12 3	40 12
34	66 2	33 1	16 9	49 9	24 13	12 7	41 10
35	67 6	33 11	16 14	50 9	25 5	12 11	42 9
36	68 11	34 6	17 3	51 10	25 13	12 15	43 9
37	70 1	35 1	17 9	52 12	26 6	13 3	44 10
38	71 6	35 11	17 14	53 14	26 15	13 8	45 11
39	72 13	36 7	18 4	55 1	27 9	13 13	46 13
40	74 4	37 2	18 9	56 4	28 2	14 1	47 15
41	75 12	37 14	18 15	57 8	28 12	14 6	...
42	77 4	38 10	19 5	58 14	29 7	14 12	...
43	78 14	39 7	19 12	60 4	30 2	15 1	...
44	80 8	40 4	20 2	61 10	30 13	15 7	...
45	82 3	41 2	20 9	63 2	31 9	15 13	...
46	83 15	42 0	21 0	...	...	...	...
47	85 12	42 14	21 7	...	...	...	...
48	87 10	43 13	21 15	...	...	...	...
49	89 9	44 13	22 7	...	...	...	...
50	91 9	45 13	22 15	...	...	...	...

EXAMPLE.—A person aged 30 may, by stipulating to pay an annual premium of Rs. 61-7-0, 45-13-0, 38-4-0, 34-3-0 or 31-11-0 during a period of 10, 15, 20, 25 or 30 years respectively, secure a policy for Rs. 1,000, payable at his death whether that happens during or after the stipulated period. The premiums may be paid also half-yearly or quarterly as may

II.

NUMBER OF YEARS TO ASSURE AT DEATH.

years		25 years			30 years		
Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly
16 4	8 2	28 11	14 6	7 3	26 5	13 3	6 10
16 7	8 4	29 1	14 9	7 5	26 11	13 6	6 11
16 11	8 6	29 7	14 12	7 6	27 2	13 9	6 13
16 15	8 8	29 15	15 0	7 8	27 9	13 13	6 15
17 3	8 10	30 7	15 4	7 10	28 1	14 1	7 1
17 8	8 12	30 15	15 8	7 12	28 9	14 5	7 3
17 12	8 14	31 8	15 12	7 14	29 2	14 9	7 5
18 1	9 1	32 2	16 1	8 1	29 11	14 14	7 7
18 7	9 4	32 13	16 7	8 4	30 6	15 3	7 10
18 13	9 7	33 8	16 12	8 6	31 0	15 8	7 12
19 2	9 9	34 3	17 2	8 9	31 11	15 14	7 15
19 9	9 13	34 15	17 8	8 12	...	...	...
19 15	10 0	35 11	17 14	8 15	...	...	...
20 6	10 3	36 8	18 4	9 2	...	...	...
20 16	10 7	37 6	18 11	9 6	...	...	...
21 5	10 11	38 5	19 3	9 10	...	...	...
21 13	10 15	...	...	...	...	...	...
22 5	11 3	...	...	...	...	...	...
22 14	11 7	...	...	...	...	...	...
23 7	11 12	...	...	...	...	...	...
24 0	12 0	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...
...	...	...	...	...	...	...	...

be found convenient in the manner set down in the table.

This form of Life Insurance has the advantage of enabling a person to secure a family provision during the most active earning period of his life and to be relieved of all anxiety in his old age.

TABLE III.

Endowment Assurances.

These assurances provide any required sum on the assured attaining a selected age or at his death if he dies previously. These contracts therefore make provision for the insured person himself in his old age on retiring from work, and also provide for his family and other dependents should he die early.

Endowment insurances form an increasing majority of the policies taken out by the insuring public.

They are deservedly *most popular, for there is no better, surer or more profitable means of investing small sums for the desirable objects referred to above.* By fixing the age at which the policies will mature at 45, 50 or 55, these policies can be adapted to the peculiar requirements of each individual case.

(*For table see next page.*)

M.S.L.I.
P.B.

TABLE III.

ENDOWMENT INSURANCE PREMIUM TO ASSURE RS. 1,000 PAYABLE AT AGES 45, 50 AND 55.

Age of proposer	Payable at age 45			Payable at age 50			Payable at age 55		
	Premium			Premium			Premium		
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
20	37 14	18 15	9 8	31 12	15 14	7 15	27 10	13 13	6 15
21	39 9	19 13	9 15	32 15	16 8	8 4	28 9	14 5	7 3
22	41 6	20 11	10 6	34 4	17 2	8 9	29 10	14 13	7 7
23	43 7	21 12	10 14	35 10	17 13	8 15	30 12	15 6	7 11
24	45 11	22 14	11 7	37 2	18 9	9 5	31 13	15 15	8 0
25	48 4	24 2	12 1	38 12	19 6	9 11	33 2	16 9	8 5
26	51 1	25 9	12 13	40 7	20 4	10 2	34 7	17 4	8 10
27	54 3	27 2	13 9	42 6	21 3	10 10	35 12	17 14	8 15
28	57 10	28 13	14 7	44 7	22 4	11 2	37 4	18 10	9 5
29	61 8	30 12	15 6	46 13	23 7	11 12	38 14	19 7	9 12
30	65 14	32 15	16 8	49 7	24 12	12 6	40 9	20 5	10 3
31	70 13	35 7	17 12	52 6	26 3	13 2	42 4	21 2	10 9
32	76 6	38 3	19 2	55 9	27 13	13 15	44 4	22 2	11 1
33	82 15	41 8	20 12	59 2	29 9	14 13	46 5	23 3	11 10
34	90 15	45 8	22 12	63 0	31 8	15 12	48 9	24 5	12 3
35	100 0	50 0	25 0	67 4	33 10	16 13	51 1	25 9	12 13
36	...	...	...	72 6	36 3	18 2	53 13	26 15	13 8
37	...	...	...	78 4	39 2	19 9	56 13	28 7	14 4
38	...	...	...	85 1	42 9	21 5	60 3	30 2	15 1
39	...	...	...	93 0	46 8	23 4	64 0	32 0	16 0
40	...	...	...	101 11	50 14	25 7	68 4	34 2	17 1
41	...	...	...	...	...	...	72 13	36 7	18 4
42	...	...	...	...	...	...	78 2	39 1	19 9
43	...	...	...	...	...	...	84 4	42 2	21 1
44	...	...	...	...	...	...	92 9	46 5	23 3
45	...	...	...	...	...	...	100 5	50 3	25 2

EXAMPLE.—A person aged 25 years may secure a policy for Rs. 1,000, payable in his 45th, 50th or 55th year by making 20, 25 or 30 annual payments each of Rs. 48-4-0, 38-12-0 or 33-2-0, respectively. These payments may also be made according to convenience half-yearly or quarterly as set down in the table.

This form of life insurance is most popular inasmuch as it not only ensures any desired sum at the specified ages of the insured when it may be wanted but also a family provision should the Insured die before attaining that age.

TABLE IV.

CHILDREN'S ENDOWMENT TABLE.

The Policies granted under this Scheme are specially adapted to supply a distinct want in providing for children. The sum assured is payable absolutely at a specified date, subject only to payment of premium during the life of the father or guardian in whose favour the policy is effected; and if this person should die before the expiration of the term, the policy becomes fully paid. Should the child die before the expiration of the term, the premiums can be refunded or the payment of premia can be continued. In the latter case the benefit of the sum assured at the end of the term would vest in the person who had effected the policy or his other representatives.

NOTE.—To find the premium, deduct the age (next birthday) of the child from the age when the endowment is payable and the result will show the number of annual payments. The premium will then be found from the number of annual payments in the following table according to the age of the Parent or Guardian.

EXAMPLE.—A father, aged 30 endows his child, age 1 next birthday, for Rs. 1,000 payable on his child attaining 21 years of age. The annual premium is found against Parent's age 30 in the column 21 minus 1 or 20. This is Rs. 43-10-0. If the father should die while the policy is in force, the endowment becomes a paid-up-policy for the full sum assured, and matures when the child attains 21 years of age. In the event of the death of the child, all the premiums that have been paid will be refunded without any deduction whatsoever.

The parent or guardian who makes the proposal must undergo the usual Medical Examination.

(*For table see pages 31 to 34.*)

TABLE IV.

CHILDREN'S ENDOWMENT SCHEME.

Premium to secure endowment of **Rupees One Thousand** for a child on its attaining a stipulated age

Age of parent or guardian	Number of years for which premium may be paid before the endowment becomes payable.								
	10 years			11 years			12 years		
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
20	96 4	48 2	24 1	86 8	43 4	21 10	78 6	39 3	19 10
21	96 5	48 3	24 2	86 9	43 5	21 11	78 7	39 4	19 10
22	96 6	48 3	24 2	86 10	43 5	21 11	78 8	39 4	19 10
23	96 7	48 4	24 2	86 11	43 6	21 11	78 9	39 5	19 11
24	96 8	48 4	24 2	86 12	43 6	21 11	78 10	39 5	19 11
25	96 9	48 5	24 3	86 13	43 7	21 12	78 11	39 6	19 11
26	96 10	48 5	24 3	86 14	43 7	21 12	78 12	39 6	19 11
27	96 12	48 6	24 3	87 0	43 8	21 12	78 13	39 7	19 12
28	96 13	48 7	24 4	87 1	43 9	21 13	78 15	39 8	19 12
29	96 14	48 7	24 4	87 3	43 10	21 13	79 1	39 9	19 13
30	97 0	48 8	24 4	87 4	43 10	21 13	79 2	39 9	19 13
31	97 1	48 9	24 5	87 5	43 11	21 14	79 4	39 10	19 13
32	97 3	48 10	24 5	87 7	43 12	21 14	79 5	39 11	19 14
33	97 4	48 10	24 5	87 8	43 12	21 14	79 7	39 12	19 14
34	97 6	48 11	24 6	87 10	43 13	21 15	79 9	39 13	19 15
35	97 8	48 12	24 6	87 12	43 14	21 15	79 11	39 14	19 15
36	97 10	48 13	24 7	87 14	43 15	22 0	79 13	39 15	20 0
37	97 13	48 15	24 8	88 0	44 0	22 0	80 0	40 0	20 0
38	97 15	49 0	24 8	88 2	44 1	22 1	80 2	40 1	20 1
39	98 2	49 1	24 9	88 5	44 3	22 2	80 5	40 3	20 2
40	98 5	49 3	24 10	88 8	44 4	22 2	80 8	40 4	20 2
41	98 9	49 5	24 11	88 11	44 6	22 3	80 11	40 6	20 3
42	98 13	49 7	24 12	88 14	44 7	22 4	80 15	40 8	20 4
43	99 1	49 9	24 13	89 3	44 10	22 5	81 3	40 10	20 5
44	99 6	49 11	24 14	89 7	44 12	22 6	81 7	40 12	20 6
45	99 11	49 14	24 15	89 12	44 14	22 7	81 13	40 15	20 8
46	100 1	50 1	25 1	90 2	45 1	22 9	82 3	41 2	20 9
47	100 7	50 4	25 2	90 8	45 4	22 10	82 9	41 5	20 11
48	100 15	50 8	25 4	90 15	45 8	22 12	83 0	41 8	20 12
49	101 7	50 12	25 6	91 7	45 12	22 14	83 8	41 12	20 14
50	101 15	51 0	25 8	92 0	46 0	23 0	84 0	42 0	21 0

TABLE IV.

CHILDREN'S ENDOWMENT SCHEME.

Premium to secure endowment of Rupees One Thousand for a child on its attaining a stipulated age.

Age of parent or guardian	Number of years for which premium may be paid before the endowment becomes payable.											
	13 years			14 years			15 years					
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly			
	Rs. A.	Rs. A.	Rs A	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.			
20	71 9	35 13	17 15	65 12	32 14	16 7	61 1	30 9	15 5			
21	71 10	35 13	17 15	65 13	32 15	16 8	61 2	30 9	15 5			
22	71 11	35 14	17 15	65 14	32 15	16 8	61 3	30 10	15 5			
23	71 12	35 14	17 15	65 15	33 0	16 8	61 4	30 10	15 5			
24	71 13	35 15	18 0	66 0	33 0	16 8	61 5	30 11	15 6			
25	71 14	35 15	18 0	66 1	33 1	16 9	61 6	30 11	15 6			
26	71 15	36 0	18 0	66 2	33 1	16 9	61 7	30 12	15 6			
27	72 1	36 1	18 1	66 3	33 2	16 9	61 8	30 12	15 6			
28	72 2	36 1	18 1	66 5	33 3	16 10	61 10	30 13	15 7			
29	72 4	36 2	18 1	66 7	33 4	16 10	61 12	30 14	15 7			
30	72 6	36 3	18 2	66 8	33 4	16 10	61 14	30 15	15 8			
31	72 7	36 4	18 2	66 10	33 5	16 11	61 15	31 0	15 8			
32	72 9	36 5	18 3	66 11	33 6	16 11	62 1	31 1	15 9			
33	72 10	36 5	18 3	66 13	33 7	16 12	62 3	31 2	15 9			
34	72 12	36 6	18 3	66 15	33 8	16 12	62 5	31 3	15 10			
35	72 14	36 7	18 4	67 2	33 9	16 13	62 7	31 4	15 10			
36	73 1	36 9	18 5	67 3	33 10	16 13	62 10	31 5	15 11			
37	73 3	36 10	18 5	67 6	33 11	16 14	62 12	31 6	15 11			
38	73 5	36 11	18 6	67 8	33 12	16 14	62 15	31 8	15 12			
39	73 8	36 12	18 6	67 11	33 14	16 15	63 2	31 9	15 13			
40	73 11	36 14	18 7	67 14	33 15	17 0	63 6	31 11	15 14			
41	73 14	36 15	18 8	68 2	34 1	17 1	63 10	31 13	15 15			
42	74 1	37 1	18 9	68 6	34 3	17 2	63 14	31 15	16 0			
43	74 6	37 3	18 10	68 10	34 5	17 3	64 2	32 1	16 1			
44	74 11	37 6	18 11	68 14	34 7	17 4	64 7	32 4	16 2			
45	75 1	37 9	18 13	69 4	34 10	17 5	64 12	32 6	16 3			
46	75 6	37 11	18 14	69 10	34 13	17 7	65 2	32 9	16 5			
47	75 13	37 15	19 0	70 1	35 1	17 9	65 9	32 13	16 7			
48	76 4	38 2	19 1	70 9	35 5	17 11	66 0	33 0	16 8			
49	76 12	38 6	19 3	71 1	35 9	17 13	66 9	33 5	16 11			
50	77 6	38 11	19 6	71 10	35 13	17 15	67 2	33 9	16 13			

TABLE IV.

Children's Endowment Scheme.

Premium to secure endowment of **Rupees One Thousand** for a child on its attaining a stipulated age.

Age of parent or guardian	Number of years for which premium may be paid before the endowment becomes payable.								
	16 years			17 years			18 years		
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
20	56 10	28 5	14 3	52 11	26 6	13 3	49 4	24 10	12 5
21	56 11	28 6	14 3	52 12	26 6	13 3	49 5	24 11	12 6
22	56 12	28 6	14 3	52 13	26 7	13 4	49 6	24 11	12 6
23	56 13	28 7	14 4	52 14	26 7	13 4	49 7	24 12	12 6
24	56 14	28 7	14 4	53 0	26 8	13 4	49 8	24 12	12 6
25	56 15	28 8	14 4	53 1	26 9	13 5	49 9	24 13	12 7
26	57 0	28 8	14 4	53 2	26 9	13 5	49 10	24 13	12 7
27	57 1	28 9	14 5	53 4	26 10	13 5	49 11	24 14	12 7
28	57 3	28 10	14 5	53 5	26 11	13 6	49 13	24 15	12 8
29	57 5	28 11	14 6	53 7	26 12	13 6	49 15	25 0	12 8
30	57 7	28 12	14 6	53 9	26 13	13 7	50 1	25 1	12 9
31	57 8	28 12	14 6	53 10	26 13	13 7	50 2	25 1	12 9
32	57 10	28 13	14 7	53 12	26 14	13 7	50 4	25 2	12 9
33	57 11	28 14	14 7	53 14	26 15	13 8	50 6	25 3	12 10
34	57 13	28 15	14 8	54 1	27 1	13 9	50 8	25 4	12 10
35	58 0	29 0	14 8	54 3	27 2	13 9	50 10	25 5	12 11
36	58 2	29 1	14 9	54 5	27 3	13 10	50 13	25 7	12 12
37	58 5	29 3	14 10	54 8	27 4	13 10	50 15	25 8	12 12
38	58 7	29 4	14 10	54 10	27 5	13 11	51 2	25 9	12 13
39	58 10	29 5	14 11	54 13	27 7	13 12	51 5	25 11	12 14
40	58 14	29 7	14 12	55 0	27 8	13 12	51 9	25 13	12 15
41	59 1	29 9	14 13	55 4	27 10	13 13	51 13	25 15	13 0
42	59 5	29 11	14 14	55 8	27 12	13 14	52 1	26 1	13 1
43	59 9	29 13	14 15	55 13	27 15	14 0	52 6	26 3	13 2
44	59 15	30 0	15 0	56 2	28 1	14 1	52 11	26 6	13 3
45	60 5	30 3	15 2	56 8	28 4	14 2	53 1	26 9	13 5
46	60 10	30 5	15 3	56 13	28 7	14 4	53 7	26 12	13 6
47	61 0	30 8	15 4	57 3	28 10	14 5	53 13	26 15	13 8
48	61 6	30 11	15 6	57 9	28 13	14 7	54 4	27 2	13 9
49	61 13	30 15	15 8	58 0	29 0	14 8	54 12	27 6	13 11
50	62 5	31 3	15 10	58 8	29 4	14 10	55 5	27 11	13 14

TABLE IV.

CHILDREN'S ENDOWMENT SCHEME.

Premium to secure endowment of **Rupees One Thousand** for a child on its attaining a stipulated age,

Age of parent or guardian	Number of years for which premium may be paid before the endowment becomes payable					
	19 years			20 years		
	Yearly	Half-yearly	Quarterly	Yearly	Half-yearly	Quarterly
	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.	Rs. A.
20	45 10	22 13	11 7	42 14	21 7	10 12
21	45 11	22 14	11 7	42 15	21 8	10 12
22	45 12	22 14	11 7	43 0	21 8	10 12
23	45 13	22 15	11 8	43 1	21 9	10 13
24	45 14	22 15	11 8	43 2	21 9	10 13
25	45 15	23 0	11 8	43 3	21 10	10 13
26	46 0	23 0	11 8	43 4	21 10	10 13
27	46 2	23 1	11 9	43 5	21 11	10 14
28	46 3	23 2	11 9	43 6	21 11	10 14
29	46 5	23 3	11 10	43 8	21 12	10 14
30	46 7	23 4	11 10	43 10	21 13	10 15
31	46 8	23 4	11 10	43 11	21 14	10 15
32	46 10	23 5	11 11	43 13	21 15	11 0
33	46 12	23 6	11 11	43 15	22 0	11 0
34	46 14	23 7	11 12	44 2	22 1	11 1
35	47 1	23 9	11 13	44 5	22 3	11 2
36	47 3	23 10	11 13	44 8	22 4	11 2
37	47 6	23 11	11 14	44 10	22 5	11 3
38	47 9	23 13	11 15	44 14	22 7	11 4
39	47 12	23 14	11 15	45 1	22 9	11 5
40	48 0	24 0	12 0	45 5	22 11	11 6
41	48 4	24 2	12 1	45 9	22 13	11 7
42	48 8	24 4	12 2	45 12	22 14	11 7
43	48 13	24 7	12 4	46 0	23 0	11 8
44	49 3	24 10	12 5	46 7	23 4	11 10
45	49 10	24 13	12 7	46 14	23 7	11 12
46	49 15	25 0	12 8	47 4	23 10	11 13
47	50 6	25 3	12 10	47 11	23 14	11 15
48	50 14	25 7	12 12	48 2	24 1	12 1
49	51 7	25 12	12 14	48 11	24 6	12 3
50	52 0	26 0	13 0	49 5	24 11	12 6

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File No. 49
Serial No. 2

Diary No. of letter replied to 3029

Proceedings of the Government of His Highness the Maharaja of Mysore

GENERAL AND REVENUE SECRETARIAT.

, the 191 .

Date of issue 2 July 1917

Signed by W Greenwood

READ— Letter No 1023 J 29-5-17
626-17
from the Secy Insurance Committee submitting for orders certain amendments to rules 12 & 13 of the rules

~~ORDER THEREON.—~~ No. for the Mysore State Life Insurance Public Branch & also a fresh form of certificate to be given at the end of the Annual report.

May this be

i printed?

ii treated as a standing order?

iii published in the Gazette English part?

iv translated?

v placed at the disposal of the Press?

vi published in the Gazette Kannada part?

over

SUBJECT.

GPB—50,000—1-12-12

10)

in the proposal form ~~[illegible]~~, approved by the Committee with a view to prevent false personations by proposers.

order thereon No 76 4 dy 2d July 97

The amendments proposed by the Committee are approved.

The rules 12 & 13 will ~~read~~ stand mind as in the appendix to this order.

The certificate at the end of the Medical report will also be altered as follows.

Certified that the Examinee has been identified by comparison of

1) the physical marks of identity noted in the Domicile Certificate.

2) The Signature on page 2 with that made in my presence to the declaration at the bottom of page 3 of the proposal

3) The thumb impressions affixed in

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GENERAL AND REVENUE SECRETARIAT.

(*Continuation sheet draft form.*)

27/6

the Domicile Certificate are before me

and

4) Key witness Mr

who is known to me.

26/6/12

For H Secretary

To

The Secy State Life Insurance Committee

12. The applicant shall appear before the said Medical Officer at the -- appointed time and place and answer truly all the questions contained in the form of the medical report and any other that may be necessary for making a complete medical report.

Vide Principal book

Unless the proposer is ~~known~~ personally known to the Medical Officer, he shall also take with him a witness -- known to the Medical officer for the purpose of establishing his identity.

The medical officer, unless the proposer is personally known to him, shall identify the proposer by

(1) Verification of the marks of - identification noted in the Domicile certificate with those on his person

(2) Comparing the signature of the proposer on page 2 of the proposal form with that affixed before the Medical officer to the declaration at bottom of page 3.

(3) Comparing the thumb impressions affixed in the Domicile certificate with those taken before the Medical Officer; and

(4) by the testimony of witness -- known to the Medical Officer and certify to that effect before he signs the medical report.

13. The Medical Officer will send his report

report and connected papers in a sealed cover to the Senior Surgeon who will forward it to the Secretary, Insurance Committee, with his own remarks. All - matters regarding insurance cases shall be treated as strictly confidential in all offices.

26/4/17